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JOEL C. CLEMENTS
Chairman, President & Chief Executive Officer

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June 8, 2005

Robert E. Feldman, Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman:

It appears to me that the banking system in America is in the best shape it has ever been with record earnings and fewest problem banks in many years.

Why try to fix something that is not broken? The bankers and the regulators understand the existing classification system and have developed a common vocabulary and understanding of "special mention," "substandard," and "doubtful."

Please leave well enough alone.

Sincerely,

A handwritten signature in black ink, appearing to be "Joel C. Clements", written over a horizontal line.

Joel C. Clements
Chairman, President and CEO

JCC/sb